



Division of Insurance

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FOR IMMEDIATE RELEASE

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Medicare Open Enrollment in Full Swing: State Assistance Available

Open enrollment for Medicare Part D prescription plans and Medicare Advantage health plans is underway, and continues until December 7, 2013. Current Medicare beneficiaries interested in changing to a different plan must make a decision by December 7, 2013. New plans become effective January 1, 2014.

"This is a critical time for consumers on Medicare to review their coverage and make sure it meets their needs," said Marguerite Salazar, Colorado Commissioner of Insurance.

People should evaluate their Medicare plan each year and because plan prices, benefits, and networks change, even people who are happy with their current plan should use this time to review their coverage. The Plan Finder tool at www.Medicare.gov can be very helpful in comparing one plan to another. Colorado consumers can call their local State Health Insurance Assistance Program (SHIP) at 1-888-696-7213 for help. SHIP is housed in the Colorado Division of Insurance and provides personal assistance to anyone in Colorado. Consumers can also contact Medicare directly at 1-800-633-4227.

"SHIP is a key component to our mission of consumer protection," said Commissioner Salazar in emphasizing the value of the program. "The counselors' expertise is a great consumer resource. It's free, unbiased, and no one is trying to sell you anything."

Unfortunately, open enrollment also brings the risk of unscrupulous sales activities. Here are a few key facts to remember as Medicare beneficiaries review their plans.

- Legitimate insurance carriers do not sell Medicare plans door-to-door.
- Contacting you by phone is inappropriate unless you requested it or you are already the carrier's customer.
- Insurance carriers should not start selling one product, and then switch to another, unless you requested this sales approach in writing.
- If an event is advertised as "educational," no sales pitch should be made at the event.

For more information on SHIP, visit dora.colorado.gov/SHIP or call 1-888-696-7213.

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The [Colorado Division of Insurance](http://dora.colorado.gov) regulates the insurance industry and assists consumers and other stakeholders with insurance issues.

*[DORA](http://dora.colorado.gov) is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. **Consumer protection is our mission.***